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END OF VOL. XI.

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The ASSETS amounted, on the 31st December last, to £396,644. 16s.

The INCREASE OF THE ASSETS in the last Four Years has been £140,761.

The EXPENSES OF MANAGEMENT are less than *Five per cent.* on the Income.

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The following TABLE shows the Amounts of the Bonuses added to Policies of £1000 on which Five Annual Premiums had been paid on 31st December, 1859 :—

Age at Date of Assurance.	Sum Assured.	Premium Payable.	Bonus added to Sum Assured.	Cash value of Bonus.
	£	£ s. d.	£ s. d.	£ s. d.
20	1000	19 2 6	81 0 0	22 0 0
30	1000	24 8 4	89 0 0	29 10 0
40	1000	32 5 0	100 0 0	42 0 0
50	1000	45 7 6	116 10 0	61 10 0
60	1000	71 4 2	162 0 0	99 5 0

Guardian

FIRE AND LIFE ASSURANCE COMPANY,

No. 11, *LOMBARD STREET*, LONDON, E.C.

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SUBSCRIBED CAPITAL, TWO MILLIONS.

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The Westminster and General

LIFE ASSURANCE ASSOCIATION,

28, KING STREET, COVENT GARDEN, LONDON, W.C.

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On the occasion of the division of the Surplus Fund on 1st July, 1863, Premiums were reduced at rates varying from 70 to 20 per cent., according to age of Policies.

EXAMPLES.

Year of Entry.	Age on effecting Assurance.	Amount Assured.	Original Annual Premium.	Reduced Premium payable till July 1, 1868.	Rate of Reduction.
1838	34	£1,000	£25 10 0	£7 11 0	70 per Cent.
1858	31	£1,000	£25 4 2	£20 3 4	20 per Cent.

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REPORT of the Directors for the Year ending 30th June, 1863, read at the Annual Meeting, 14th August, 1863. PHILIP ROSE, ESQ., in the Chair.

SURPLUS FUND ACCOUNT.

Examined and approved,
 THOMAS ALLEN,
 WILLIAM H. SMITH, Jun., } *Auditors.*

As illustrating the financial condition of the Company at the end of the year, the Directors now turn to the particulars of the Balance Sheet. They are as follows:—

BALANCE SHEET.

LIABILITIES.		£	s.	d.	ASSETS.		£	s.	d.
Interest due to Proprietors		5,321	13	3	Amount invested in Fixed Mortgages ..	938,411	3	8	
Claims on decease of Lives Assured and additions thereto unpaid	73,721	13	7		Ditto ditto decreasing Mortgages	142,605	18	3	
Cash Bonus due to Policy-holders		574	2	8	Ditto ditto Reversions	253,311	6	6	
Sundry Accounts		5,504	10	2	Ditto ditto Funded Securities	402,148	14	8	
Value (1862) of Sums Assured, &c. ..	4,732,906	0	1		Ditto ditto temporary Securities	47,096	12	2	
Proprietors' Fund	£198,322	10	0		Current Interest on the above Investments ..	27,282	0	8	
Surplus Fund, as above	528,268	12	11		Cash and Bills	15,773	9	1	
		726,691	2	11	Advanced on Security of the Company's Policies, &c.	118,568	10	5	
					Agents' Balances	29,745	16	6	
					Sundry Accounts	27,163	2	1	
					Value (1862) of Assurance Premiums ..	3,568,161	7	8	
					Value (1862) of Re-assurances	34,240	17	4	
		£5,604,619	2	8			£5,604,619	2	8

Examined and approved,

THOMAS ALLEN,
WILLIAM H. SMITH, Jun., } *Auditors.*

The state of things here exhibited differs but little from that shown in the last Report. The Surplus Fund is increased by £50,875. 18s. 7d.—the difference mentioned above—and it may be observed, that a further investment of about £110,000 has been made in the Government Funds.

The Proprietors are probably aware, that the amalgamation spoken of at the last Annual Meeting has not been effected; a conditional agreement was entered into, and the arrangements were all but completed, when certain legal difficulties arose, involving considerations of so much importance, that the Board felt they would not be justified in proceeding whilst those difficulties existed, and the means of surmounting them being in vain sought for, the negotiation has been brought to a close.

The Directors have only further to mention, that Mr. William Henry Smith, Jun., one of the Auditors of the Company, has retired from the office, having become a Director of another Life Assurance Society. Mr. Smith's great capabilities for the duties of the appointment render his secession a loss not easily supplied, and one which there is much reason to regret. It will be for the Proprietors, however, to appoint a successor to Mr. Smith, in accordance with the notice given.

The Report was approved and unanimously adopted. Mr. Henry Rose was elected an Auditor of the Company in the room of Mr. Smith, and the proceedings terminated with the usual vote of thanks to the Directors and Officers.

The Trustees and Directors of the Company are now as follows:—

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	£	£ s. d.		£	£ s. d.
27	1000	209 10 0	42	1000	257 11 0
31	1000	233 5 0	50	1000	262 6 0
36	1000	243 14 0	60	1000	297 2 0

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